

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Natia Turkadze
 Debtor

Case No. 18-18424-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 32

Date Rcvd: May 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2019.

db +Natia Turkadze, 244 Snapdraggon Street, Warrington, PA 18976-1680
 14250999 +BEST BUY/CBNA, P.O. BOX 6497, SIOUX FALLS, SD 57117-6497
 14251006 Doylestown Hospital, 595 West Main Street, Doylestown, PA 18901
 14251010 +Law Offices if Frederuc Weubverg, 375 E, Elm Street, Suite 210,
 Conshohocken, PA 19428-1973
 14251012 +MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 14251013 Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406
 14258106 +Quicken Loans Inc, c/o Rebecca A Solarz, Esquire, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14251019 +Weltmann Weinberg & Reis Co, LPA, 170 S. Independence Mall W, Suite 874W,
 Philadelphia, PA 19106-3334

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM May 04 2019 06:43:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: megan.harper@phila.gov May 04 2019 02:48:08 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 04 2019 02:47:29
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 04 2019 02:48:01 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14250998 EDI: BANKAMER.COM May 04 2019 06:43:00 Bank of America, P.O. Box 982238,
 El Paso, TX 79998
 14251001 +EDI: CAPITALONE.COM May 04 2019 06:43:00 CAPITAL ONE BANK, 10700 Capital One Way,
 Richmond, VA 23060-9243
 14251003 EDI: CITICORP.COM May 04 2019 06:43:00 CITIBANK, PO BOX 6241,
 SIOUX FALLS, SD 57117-6241
 14251004 +EDI: WFNNB.COM May 04 2019 06:43:00 COMENITY BANK/Boscovs, P.O. BOX 182120,
 COLUMBUS, OH 43218-2120
 14251000 +EDI: CAPONEAUTO.COM May 04 2019 06:43:00 Capital One Auto Finance, 3905 Dallas Pkwy,
 Dallas, TX 75093-7892
 14253001 +EDI: AISACG.COM May 04 2019 06:43:00 Capital One Auto Finance, a division of,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 14253549 +EDI: AISACG.COM May 04 2019 06:43:00 Capital One Auto Finance, a division of Capital On,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 14251002 +EDI: CHASE.COM May 04 2019 06:43:00 Chase Bank USA NA, P.O. Box 15298,
 Wilmington, DE 19850-5298
 14251005 EDI: DISCOVER.COM May 04 2019 06:43:00 DISCOVER FINANCIAL SVC, PO BOX 15316,
 WILMINGTON, DE 19850-5316
 14251007 +EDI: TSYS2.COM May 04 2019 06:43:00 DSNB/ Bloomingdale's, P.O. Box 8218,
 MASON, OH 45040-8218
 14251008 +EDI: TSYS2.COM May 04 2019 06:43:00 DSNB/ MACYS, P.O. Box 8218, MASON, OH 45040-8218
 14251009 +E-mail/Text: bncnotices@becket-lee.com May 04 2019 02:47:12 Kohl's Department Store,
 P.O. Box 3115, Milwaukee, WI 53201-3115
 14251011 +EDI: MID8.COM May 04 2019 06:43:00 MIDLAND Funding, LLC, 2365 Northside Drive, STE 300,
 SAN DIEGO, CA 92108-2709
 14251014 EDI: PRA.COM May 04 2019 06:43:00 PORTFOLIO RECOVERY, 120 CORPORATE BLVD, Suite 100,
 NORFOLK, VA 23502
 14251508 +EDI: PRA.COM May 04 2019 06:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14251015 +E-mail/Text: bankruptcyteam@quickenloans.com May 04 2019 02:47:59 QUICKEN LOANS,
 1050 Woodward Ave, Detroit, MI 48226-1906
 14251016 EDI: RMSC.COM May 04 2019 06:43:00 SYNCB/ WALMART, P.O. Box 965024, El Paso, TX 79998
 14251017 +EDI: RMSC.COM May 04 2019 06:43:00 SYNCB/TJX CO DC, PO BOX 965015,
 ORLANDO, FL 32896-5015
 14253012 +EDI: RMSC.COM May 04 2019 06:43:00 Synchrony Bank, PO Box 41021, Norfolk, VA 23541-1021
 14251020 +EDI: WFFC.COM May 04 2019 06:43:00 WFFNB/ Raymour & Flanigan, POBox 14517,
 Des Moines, IA 50306-3517

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14251018 Tsiskara Kvitashvili
 aty* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
 TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2019 at the address(es) listed below:

EMANUEL R. KOSACCI on behalf of Debtor Natia Turkadze ekosacci@mypalaw.com
REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.axosfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Natia Turkadze	Social Security number or ITIN	xxx-xx-8286
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-18424-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Natia Turkadze

5/2/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.